

Information to identify the case:

Debtor 1:	Timothy H. Ferguson	Social Security number or ITIN:	xxx-xx-7607
	First Name Middle Name Last Name	EIN:	--
Debtor 2:	Antoinette M. Minors-Ferguson	Social Security number or ITIN:	xxx-xx-7915
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 6/13/17
Case number:	17-22099-MBK	Date case converted to chapter:	7 6/12/18

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Timothy H. Ferguson	Antoinette M. Minors-Ferguson
2. All other names used in the last 8 years		
3. Address	6 Lansdowne Road Burlington, NJ 08016	6 Lansdowne Road Burlington, NJ 08016
4. Debtor's attorney Name and address	Kevin C. Fayette Law Offices of Kevin Fayette, LLC 1675 Whitehorse Mercerville Road Suite 204 Hamilton, NJ 08619	Contact phone 609-584-0600
5. Bankruptcy trustee Name and address	John W. Hargrave Law Offices of John W. Hargrave 117 Clements Bridge Road Barrington, NJ 08007	Contact phone (856) 547-6500

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676-6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 6/13/18
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	July 13, 2018 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 9/11/18 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS. Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

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12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

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 United States Bankruptcy Court
 District of New Jersey

In re:
 Timothy H. Ferguson
 Antoinette M. Minors-Ferguson
 Debtors

Case No. 17-22099-MBK
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 309A

Page 1 of 2
 Total Noticed: 35

Date Rcvd: Jun 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 15, 2018.
 db/jdb

+Timothy H. Ferguson, Antoinette M. Minors-Ferguson, 6 Lansdowne Road,
 Burlington, NJ 08016-2915
 516879557 Diversified Adjustment Service, Inc., P.O. Box 32145, Minneapolis, MN 55432-0145
 516879562 +Township of Burlington Water & Sewer, 851 Old York Road, Burlington, NJ 08016-3829
 517048767 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
 516879564 +US Dept of Educ/Sallie Mae, P.O. Box 9635, Wilkes Barre, PA 18773-9635
 517570419 United Student Aid Funds, Inc. (USAF), PO Box 8961, Madison WI 53708-8961
 516879565 +Wells Fargo Bank, N.A., C/O Phelan Hallinan, Diamond & Jones, PC, 400 Fellowship Road,
 Mount Laurel, NJ 08054-3437

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty

E-mail/Text: kfayette@kevinfayette.com Jun 13 2018 23:07:34 Kevin C. Fayette,
 Law Offices of Kevin Fayette, LLC, 1675 Whitehorse Mercerville Road, Suite 204,
 Hamilton, NJ 08619
 tr +EDI: FJWHARGRAVE.COM Jun 14 2018 02:38:00 John W. Hargrave,
 Law Offices of John W. Hargrave, 117 Clements Bridge Road, Barrington, NJ 08007-1803
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 13 2018 23:08:43 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 13 2018 23:08:39 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516879552 EDI: ARSN.COM Jun 14 2018 02:38:00 ARS National Services. Inc., P.O. Box 469046,
 Escondido, CA 92046-9046
 516879553 +EDI: CAPITALONE.COM Jun 14 2018 02:38:00 Capital One Bank, PO Box 71083,
 Charlotte, NC 28272-1083
 517099987 EDI: BL-BECKET.COM Jun 14 2018 02:38:00 Capital One, N.A., c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 516879554 EDI: WFNNB.COM Jun 14 2018 02:38:00 Comenity Bank/VCTRSSEC, P.O. Box 182789,
 Columbus, OH 43218-2789
 516879555 EDI: WFNNB.COM Jun 14 2018 02:38:00 Comenity-New York & Co., P.O. Box 659728,
 San Antonio, TX 78265-9728
 516879556 EDI: RCSFNBMARIN.COM Jun 14 2018 02:38:00 Credit One Bank, PO Box 60500,
 City Of Industry, CA 91716-0500
 517085739 EDI: JEFFERSONCAP.COM Jun 14 2018 02:38:00 Jefferson Capital Systems LLC, Po Box 7999,
 Saint Cloud Mn 56302-9617
 516879558 EDI: CBSKOHL.S.COM Jun 14 2018 02:38:00 Kohl's Payment Center, PO Box 2983,
 Milwaukee, WI 53201-2983
 517074705 EDI: RESURGENT.COM Jun 14 2018 02:38:00 LVNV Funding, LLC its successors and assigns as,
 assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 517117887 +EDI: MID8.COM Jun 14 2018 02:38:00 MIDLAND FUNDING LLC, PO BOX 2011,
 WARREN, MI 48090-2011
 516879559 +EDI: NAVIENTFKASMSERV.COM Jun 14 2018 02:38:00 Navient, PO BOX 9500,
 Wilkes Barre, PA 18773-9500
 516928367 EDI: NAVIENTFKASMGUAR.COM Jun 14 2018 02:38:00 Navient Solutions, LLC. on behalf of,
 United Student Aid Funds, Inc., Attn: Bankruptcy Litigation Unit E3149, PO Box 9430,
 Wilkes Barre, PA 18773-9430
 516879560 +E-mail/Text: electronicbkydocs@nelnet.net Jun 13 2018 23:08:46 NelNet, PO Box 82561,
 Lincoln, NE 68501-2561
 517086681 EDI: PRA.COM Jun 14 2018 02:38:00 Portfolio Recovery Associates, LLC,
 c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
 516879561 EDI: DRIV.COM Jun 14 2018 02:38:00 Santander Consumer, P.O. Box 660633,
 Dallas, TX 75266-0633
 517522586 +EDI: DRIV.COM Jun 14 2018 02:38:00 Santander Consumer USA Inc, POB 961245,
 Fort Worth, TX 76161-0244
 516952266 +EDI: DRIV.COM Jun 14 2018 02:38:00 Santander Consumer USA Inc., P.O. Box 560284,
 Dallas, TX 75356-0284
 516879563 EDI: TFSR.COM Jun 14 2018 02:38:00 Toyota Financial Services, P.O. Box 5855,
 Carol Stream, IL 60197-5855
 517200117 EDI: ECMC.COM Jun 14 2018 02:38:00 US Department of Education, P O Box 16448,
 Saint Paul MN 55116-0448
 516884308 +E-mail/Text: electronicbkydocs@nelnet.net Jun 13 2018 23:08:46
 US Department of Education c/o Nelnet, 121 South 13th Street, Suite 201,
 Lincoln, NE 68508-1911
 516999174 EDI: AIS.COM Jun 14 2018 02:38:00 Verizon, by American InfoSource LP as agent,
 PO Box 248838, Oklahoma City, OK 73124-8838
 517000715 +EDI: AIS.COM Jun 14 2018 02:38:00 Verizon by American InfoSource LP as agent,
 4515 N Santa Fe Ave, Oklahoma City OK 73118-7901
 516953410 EDI: WFFC.COM Jun 14 2018 02:38:00 WELLS FARGO BANK, N.A., Wells Fargo Bank, N.A.,
 Default Document Processing, MAC N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-7700
 517484734 EDI: WFFC.COM Jun 14 2018 02:38:00 Wells Fargo Bank, N.A., Wells Fargo Bank, N.A.,
 Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-7700

TOTAL: 28

District/off: 0312-3

User: admin
Form ID: 309A

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Total Noticed: 35

Date Rcvd: Jun 13, 2018

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 15, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, NA nj.bkecf@fedphe.com
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc. ecfmil@mortoncraig.com,
mortoncraigecf@gmail.com
John W. Hargrave trustee@hargravelaw.com, jwh@trustesolutions.net
Kevin C. Fayette on behalf of Debtor Timothy H. Ferguson kfayette@kevinfayette.com
Kevin C. Fayette on behalf of Joint Debtor Antoinette M. Minors-Ferguson
kfayette@kevinfayette.com
Nicholas V. Rogers on behalf of Creditor WELLS FARGO BANK, NA nj.bkecf@fedphe.com
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation
rsolarz@kmlawgroup.com
Sherri Jennifer Smith on behalf of Creditor WELLS FARGO BANK, NA nj.bkecf@fedphe.com,
nj.bkecf@fedphe.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11